

# Town of Duxbury, Massachusetts

## OFFICE OF HUMAN RESOURCES



TO: Benefit Eligible Retirees, Spouses, Surviving Spouses, Dependents and COBRA participants  
FROM: Jeannie Horne, Human Resources Director  
DATE: October 26, 2023  
RE: November Enrollment for BCBS Retiree Medicare Supplemental Plans; Medex II and Medicare PPO Blue FreedomRx

The November 1 - 30 annual enrollment is underway for our Retiree Medicare Supplemental Plans; Medex II and a new offering, Medicare PPO Blue FreedomRx. To learn more about these plans come to the benefit fair on Wednesday, November 15 at the Duxbury Senior Center from 4-5:30PM or call BCBS at 800/782-3675. All new enrollments in these plans must be submitted to Phylis Hughes (see contact information below) by November 30. If you are already enrolled, no further action is required.

A copy of the attached memo, plan information and enrollment forms are available on the Town of Duxbury's Human Resources Department webpage under "November Annual Enrollment" at <https://www.town.duxbury.ma.us/human-resources/pages/november-annual-enrollment-retirees-bcbs-medex-ii-and-managed-blue-seniors>

- Blue Cross Blue Shield MEDEX II – The rate for this plan is recommended by the Insurance Committee and approved by the Duxbury Selectboard. Due to medical trend and claims experience the rate for this plan will increase 7% increase (or \$11.70 per month for both the Retiree and the Town). This plan includes prescription drug coverage via Blue Cross Blue Shield Blue Medicare Rx.
- Blue Cross Blue Shield Medicare PPO Blue FreedomRx – This is a new plan which includes access to the Medicare and Blue Cross Blue Shield PPO networks, Medicare replacement (Advantage) Part C plan and Medicare Part D, as well as routine dental, vision and hearing exams, hearing aid, wig, fitness and weight loss benefits. This is a book rated, premium only plan, as such the rate is predetermined.

As a reminder:

- All retirees, spouses, surviving spouses and dependents approaching the age of 65 continue to be required to enroll in Medicare Parts A & B and one of our supplemental Medicare Blue Cross Blue Shield plans (Medex II or Medicare PPO Blue FreedomRx.)
- There are no other insurance plan rate changes at this time

As always, if you have any questions, contact; Phylis Hughes, Benefits Specialist at 781/934-1100, ext. 5412 or [hughes@town.duxbury.ma.us](mailto:hughes@town.duxbury.ma.us), Jeannie Horne, Human Resources Director at 781/934-1100, ext. 5410, [horne@town.duxbury.ma.us](mailto:horne@town.duxbury.ma.us) or Kim DeGrace, Assistant Human Resources Director at 781/934-1100, ext. 5411 or [kdegrace@duxbury-ma.gov](mailto:kdegrace@duxbury-ma.gov)

Attachments: Insurance Rate Sheet (see reverse side)

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